

**Information to identify the case:**

Debtor 1	<u>Salvatore A Mattina Jr.</u>	Social Security number or ITIN	xxx-xx-9357
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-10654-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore A Mattina Jr.

4/26/23

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Salvatore A Mattina, Jr.  
Debtor

Case No. 23-10654-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 26, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Salvatore A Mattina, Jr., 23 Edgewater Drive, Tuckerton, NJ 08087-2807
cr	+ Hyundai Capital America DBA Kia Finance America, P.O. Box 269011, Plano, TX 75026-9011
519821680	+ Avant LLC WEB Bank, 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
519821682	+ Capital One, 7933 Preston Road, Plano, TX 75024-2359
519821686	+ FMAAlliance, 12339Cuttan Road, Houston, TX 77066-1807
519821687	+ Jamie Mattina, 23 Edgewater, Tuckerton, NJ 08087-2807
519821689	+ Mariner Finance, c/o Randolph Walzer & Associates, 2042 W County Line Road, Jackson, NJ 08527-2010
519821693	+ Samantha Mattina, 507 May Pink Court, Tuckerton, NJ 08087-3107
519821696	++ UPROVA CREDIT LLC, 635 E. Highway 20, V, Upper Lake, CA 95485 address filed with court:, UPROVA, 635 East Highway 20, Upper Lake, CA 95485
519821697	+ Upstart Network, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	Capital One Auto Finance, a Division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 26 2023 20:41:00	AmeriSave Mortgage Corporation, c/o AmeriSave Mortgage Corporation, 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
519821681	EDI: BANKAMER.COM	Apr 27 2023 00:27:00	Bank of America, PO Box 15019, Wilmington, DE 19886
519821683	EDI: CAPITALONE.COM	Apr 27 2023 00:27:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519826740	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519821679	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 26 2023 20:41:00	Amerisave Mortgage Company, 1 Corporate DriveSuite 360, Lake Zurich, IL 60047
519843622	Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 21:03:09	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
519821685	+ EDI: AMINFOFP.COM	Apr 27 2023 00:27:00	First Premier Bank, Po Box 5529, Sioux Falls, SD 57117-5529
519821688	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2023 20:41:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983

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519821690	+ Email/Text: netcreditbnc@enova.com	Apr 26 2023 20:42:20	NET Credit, 200 w Jackson blvd suite2400, Chicago, IL 60606-6941
519821691	+ EDI: AGFINANCE.COM	Apr 27 2023 00:27:00	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
519821692	+ EDI: AMINFOFP.COM	Apr 27 2023 00:27:00	Premier Bankcard, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4824
519821695	Email/Text: clientservices@sourcerm.com	Apr 26 2023 20:42:00	Source Receivables Management, 4615 S Dundas Dr Suite 102, Greensboro, NC 27407
519821694	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 20:42:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519821696	Email/Text: bankruptcy@uprova.com	Apr 26 2023 20:41:00	UPROVA, 635 East Highway 20, Upper Lake, CA 95485
519821684	+ Email/PDF: creditonebknofications@resurgent.com	Apr 26 2023 20:52:27	credit one Bank, PO Box 98875, Las Vegas, NV 89193-8875

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL9 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
Richard Kitrick	on behalf of Debtor Salvatore A Mattina Jr. rmk315@aol.com, richardkitrick@aol.com
Robert P. Saltzman	on behalf of Creditor AmeriSave Mortgage Corporation dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor CSMC 2021-RPL9 Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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